

EXHIBIT B

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Identification of Defective Loans Pg. 2 of 2
Embrace Home Loans, Inc. as successor in interest to Mason Dixon Funding, Inc.

Loan Number	Seller Loan Number	Claim Reason	Claim Reason 2	Claim Reason 3	Claim Amount
40562449	70419001	UW - INCOME/EMPLOY	MISREP - OCCUPANCY		308,727.35
TOTAL					\$ 308,727.35